

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

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IN RE:

Case No.: 815-75144-AST

GLENN E. WERNER and
ANNETTE C. WERNER.

CHAPTER 13 PLAN

Debtor(s)

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1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee, and the debtors shall pay to the Trustee, inclusive of trustee fees, for a total of **60** month: Commencing **November 1, 2016**, the monthly sum of **\$200.00** for 4 months, then commencing **March 1, 2017**, the monthly sum of **\$1,000.00** for the remaining 56 months.

2. From the payments so received, the trustee shall make disbursements as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. Section 507, including Attorney Fees in the sum of **\$1,800.00**.

(b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

All post-petition payments mortgage payments to: FEDERAL NATIONAL MORTGAGE ASSOCIATION C/O SETERUS, under Acct. No.: 9146 which includes the General & School Real Estate Taxes and Homeowners Insurance to be made outside the plan by the debtor.

The DITECH FINANCIAL LLC mortgage, under Acct. No.: 2195, and all non-consensual judgment liens shall be stripped of their liens, and shall be paid inside the plan as non-priority general unsecured creditors.

(c) Subsequent to distribution to secured creditors, dividends to unsecured creditors whose claims are duly allowed as follows: **PRO RATA distribution to all timely filed proofs of claims.**

3. All lease agreements are hereby assumed, unless specifically rejected as follows: **NONE**

4. During the pendency of this case, if unsecured creditors are paid, pursuant to paragraph 2c, **less than one hundred percent (100%)**, the debtor(s) **shall** provide the TRUSTEE with signed copies of filed Federal and State tax returns for each year, no later than April 15th of the year following the tax

period. Indicated tax refunds are to be paid to the Trustee upon receipt, however, no later than June 15th of the year in which the tax returns are filed.

5. Title to the debtor(s) property shall revert in the debtor upon completion of the plan, **unless otherwise provided in the Order confirming this plan.** Throughout the term of this plan, the debtor(s) will not incur post-petition debt over \$1,500.00 without written consent of the Chapter 13 trustee or the Court.

s/Glenn E. Werner
GLENN E. WERNER, Debtor

s/Annette C. Werner
ANNETTE C. WERNER, Co-Debtor

Dated: October 12, 2016

s/Joseph D. Rocco, Esq.
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